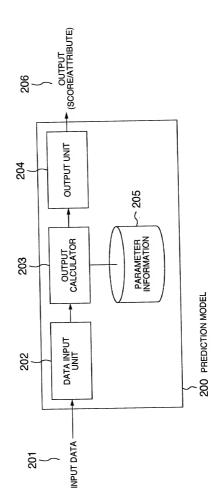
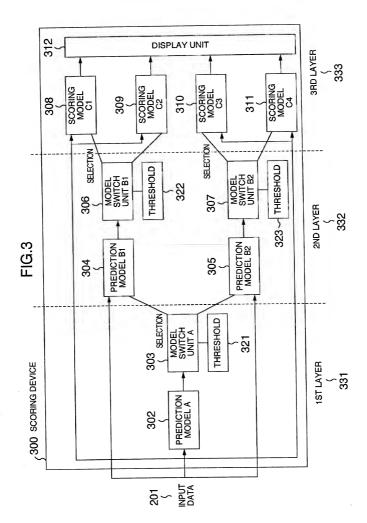
FIG.1

CUSTOMER ATTRIBUTE INFORMATION

ARREAR STANDING i 0 TOTAL AMOUNT 걸 i i i NO. OF QUERIES i i œ TOTAL AMOUNT OF ARREAR OF LOANS : i i 0 NO. OF LIQUIDATED CREDITS i i i 7 i OFFICE PLACE HITACHI SEX Σ ш YEARLY INCOME 200 300 į AGE 8 22 HYOGO TOKYO i **ADDRESS** CUSTOMER NO. 5 8 112 i i







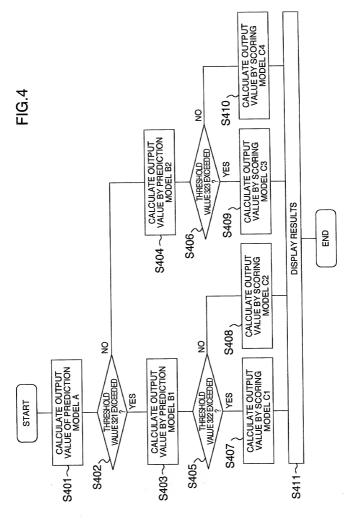


FIG.5

500 SCORE CALCULATION MODEL SWITCH TABLE				
501 (502	503		
MODEL SWITCH UNIT	MODEL SWITCH CONDITION	PREDICTION MODEL		
А	PREDICTED YEARLY INCOME ≥ 4 MILLIONS	B1		
	PREDICTED YEARLY INCOME < 4 MILLIONS	B2		
B1	PREDICTED AGE ≥ 35 YEARS	C1		
	PREDICTED AGE < 35 YEARS	C2		
B2	PREDICTED TENURE OF OFFICE ≥ 10 YEARS	C3		
	PREDICTED TENURE OF OFFICE < 10 YEARS	C4		

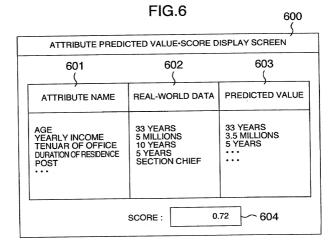


FIG.7

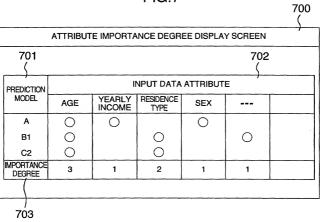


FIG.8

800~	SCORE DISPLAY SCREEN				
		1ST LAYER	2ND LAYER	3RD LAYER	1
801	SCORE	0.75	0.86	0.72	
802	PREDICTION MODEL	Α	B2	C3	

